

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In re:

RAYMOND A. VASQUEZ

Debtor(s)

Case No. 21-11342

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marie-Ann Greenberg, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/19/2021.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 05/17/2021.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 4.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,200.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,281.00
Less amount refunded to debtor	\$1,184.92

NET RECEIPTS: **\$96.08**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$96.08
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$96.08**

Attorney fees paid and disclosed by debtor: \$1,687.00

Attorney Fees:

Payee Name	Payee Type	Paid Outside	Paid Via Plan
SCURA WIGFIELD HEYER & STEVE	Attorney Fee	\$1,687.00	\$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN EXPRESS NATIONAL BANK	Unsecured	18,907.00	18,370.88	18,370.88	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	18,775.00	18,382.44	18,382.44	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	18,471.00	16,892.05	16,892.05	0.00	0.00
AMEX	Unsecured	27,734.00	NA	NA	0.00	0.00
BANK OF AMERICA	Unsecured	4,624.00	4,659.82	4,659.82	0.00	0.00
CHASE MORTGAGE	Secured	0.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	9,566.00	9,566.79	9,566.79	0.00	0.00
FED LOAN SERVICING	Unsecured	64,088.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	54,214.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	53,476.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	38,463.00	NA	NA	0.00	0.00
FED LOAN SERVICING	Unsecured	1,546.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	0.00	0.00	0.00	0.00	0.00
HIGHER EDUCATION STUDENT ASSISTANCE	Unsecured	34,371.00	NA	NA	0.00	0.00
JPMORGAN CHASE	Unsecured	NA	56,718.95	56,718.95	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	3,263.00	3,263.29	3,263.29	0.00	0.00
LVNV FUNDING LLC	Unsecured	6,366.00	6,494.20	6,494.20	0.00	0.00
LVNV FUNDING LLC	Unsecured	17,953.00	18,131.72	18,131.72	0.00	0.00
LVNV FUNDING LLC	Unsecured	NA	9,071.87	9,071.87	0.00	0.00
NEW YORK DEPT OF FINANCE	Priority	0.00	NA	NA	0.00	0.00
NJCLASS	Unsecured	34,494.00	34,310.85	34,310.85	0.00	0.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	3,733.00	3,732.93	3,732.93	0.00	0.00
PRA RECEIVABLES MANAGEMENT LLC	Unsecured	3,458.00	3,555.98	3,555.98	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	24,949.00	24,949.56	24,949.56	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SECAUCUS TAX COLLECTOR	Secured	0.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING INC	Secured	0.00	80,948.97	80,948.97	0.00	0.00
SOFI LENDING CORP	Unsecured	8,983.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	6,506.00	6,506.85	6,506.85	0.00	0.00
SYNCHRONY BANK	Unsecured	7,762.00	7,762.77	7,762.77	0.00	0.00
TD BANK NA	Unsecured	11,942.00	11,942.42	11,942.42	0.00	0.00
UNITED STATES TREASURY/IRS	Priority	0.00	11,330.45	11,330.45	0.00	0.00
UNITED STATES TREASURY/IRS	Unsecured	NA	1,117.55	1,117.55	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	65,624.00	339,642.75	339,642.75	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$80,948.97	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$80,948.97	\$0.00	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$11,330.45	\$0.00	\$0.00
TOTAL PRIORITY:	\$11,330.45	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$595,073.67	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$96.08</u>	
Disbursements to Creditors	<u>\$0.00</u>	
TOTAL DISBURSEMENTS :		<u>\$96.08</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 06/21/2021

By: /s/ Marie-Ann Greenberg

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.